

	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Number of BHCs in Peer Group	92	88	90	70
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	2.79	2.91	2.90	3.04
+ Non-interest Income	1.86	1.72	1.88	1.61
- Overhead Expense	3.22	3.21	3.34	3.16
- Provision for Losses	0.21	0.32	0.33	0.49
+ Securities Gains (Losses)	0.03	0.03	0.04	0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.44	1.23	1.28	1.12
Net Operating Income	0.95	0.81	0.88	0.72
Net Income	0.95	0.81	0.87	0.72
Net Income (Sub S Adjusted)	N/A	0.10	0.17	N/A
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	3.83	4.11	4.07	4.32
Interest Expense	0.62	0.75	0.74	0.88
Net Interest Income (TE)	3.15	3.31	3.28	3.37
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.51	0.77	0.74	1.17
Earnings Coverage of Net Losses (X)	19.11	7.94	8.80	3.51
Ln&Ls Allowance/Total Loans & Leases	1.51	1.74	1.61	2.11
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.72	2.26	1.95	2.74
30-89 Days Past Due Loans and Leases	0.72	0.80	0.87	0.96
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	19.19	19.33	19.35	20.15
Net ST Noncore Funding Dependence	4.08	3.96	3.42	4.17
Net Loans and Leases/Total Assets	59.08	57.34	57.96	57.64
CAPITALIZATION:				
Tier 1 Leverage Ratio	9.55	9.54	9.37	9.26
Equity Capital/Total Assets	11.50	11.21	11.30	10.91
Equity Capital+Minority Int/Total Assets	11.76	11.51	11.59	11.12
Tier 1 Common Eq Cap / T RWA	11.66	11.64	11.45	11.32
Net Loans&Ls/Equity Capital (X)	5.23	5.10	5.20	5.26
Cash Dividends/Net Income	25.12	23.53	25.15	24.90
Cash Dividends/Net Income (Sub S Adjusted)	N/A	-32.84	-19.73	N/A
Retained Earnings/Avg Equity Cap	6.13	5.39	5.49	4.71
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	2.84	1.99	2.47	3.85
Long-Term Debt/Equity Capital	12.12	11.40	13.81	14.07
Equity Investment in Subs/Equity Cap	104.91	106.58	106.52	107.31
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	168.88	159.94	159.78	126.35

PERCENT OF AVERAGE ASSETS	06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Interest Income (TE)	3.38	3.63	3.59	3.90	4.07
Less: Interest Expense	0.54	0.66	0.65	0.79	0.96
Equals: Net Interest Income (TE)	2.79	2.91	2.90	3.04	3.04
Plus: Non-Interest Income	1.86	1.72	1.88	1.61	1.89
Equals: Adj Operating Income (TE)	4.79	4.71	4.89	4.66	4.92
Less: Overhead Expense	3.22	3.21	3.34	3.16	3.19
Less: Provision for Loan and Lease Losses	0.21	0.32	0.33	0.49	1.10
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.03	0.03	0.04	0.05	0.06
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.44	1.23	1.28	1.12	0.77
Less: Applicable Income Taxes (TE)	0.48	0.42	0.42	0.39	0.29
Less: Minority Interest	0.00	0.00	0.01	0.01	0.00
Equals: Net Operating Income	0.95	0.81	0.88	0.72	0.51
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.95	0.81	0.87	0.72	0.51
Memo: Net Income (Last Four Qtrs)	0.94	0.75	0.86	0.72	0.52
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	90.18	90.01	89.87	90.30	89.93
Avg Int-Bearing Funds / Avg Assets	68.17	69.01	68.65	70.86	72.85
Int Income (TE) / Avg Earning Assets	3.83	4.11	4.07	4.32	4.54
Int Expense / Avg Earning Assets	0.62	0.75	0.74	0.88	1.07
Net Int Inc (TE) / Avg Earn Assets	3.15	3.31	3.28	3.37	3.39
YIELD OR COST:					
Total Loans and Leases (TE)	4.74	5.09	5.06	5.34	5.44
Interest-Bearing Bank Balances	0.31	0.32	0.31	0.34	0.35
Fed Funds Sold & Reverse Repos	0.43	0.36	0.40	0.38	0.45
Trading Assets	1.29	1.40	1.25	1.43	1.37
Total Earning Assets	3.77	4.06	4.03	4.26	4.46
Investment Securities (TE)	2.41	2.75	2.65	2.99	3.49
U.S. Treasury & Agency Sec (excl MBS)	1.33	1.65	1.48	1.74	2.23
Mortgage-Backed Securities	2.31	2.79	2.69	3.16	3.82
All Other Securities	4.04	4.15	4.27	4.73	4.79
Interest-Bearing Deposits	0.44	0.54	0.53	0.67	0.88
Time Deposits of \$100K or More	0.98	1.18	1.12	1.30	1.55
Time Deposits < \$100K	1.01	1.26	1.23	1.47	1.76
Other Domestic Deposits	0.25	0.30	0.28	0.38	0.53
Foreign Deposits	0.39	0.44	0.46	0.50	0.48
Fed Funds Purchased and Repos	0.75	0.88	0.91	0.86	0.82
Other Borrowed Funds & Trading Liab	2.09	2.49	2.36	2.41	2.48
All Interest-Bearing Funds	0.70	0.90	0.85	1.11	1.31

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 01 06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Avg Personnel Exp Per Employee (\$000)	49	48	97	90	89
Avg Assets per Employee (\$000)	7,216	7,051	7,080	6,503	6,303
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.97	3.22	2.84	3.12	2.86
Overhead Exp / NII + Non-Int Income	66.83	68.41	69.11	68.44	65.92
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.22	3.21	3.34	3.16	3.19
Personnel Expense	1.50	1.50	1.49	1.51	1.53
Net Occupancy Expense	0.34	0.34	0.34	0.36	0.38
Other Operating Expenses	1.37	1.36	1.50	1.23	1.24
Overhead Less Non-Interest Income	1.23	1.40	1.37	1.49	1.28
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	66.17	67.73	68.50	67.64	65.03
Personnel Expense	31.86	32.24	31.26	32.51	31.04
Net Occupancy Expense	7.36	7.59	7.36	7.92	7.84
Other Operating Expenses	26.17	27.62	29.46	26.22	25.37
Total Non-Interest Income	37.11	34.90	36.31	33.59	36.35
Fiduciary Activities Income	2.38	2.28	2.18	2.81	3.28
Serv Charges on Deposit Accts - Domestic	4.62	4.70	4.61	5.74	6.22
Trading Revenue	1.18	1.42	1.35	1.58	1.80
Investment Banking Fees & Commissions	2.74	3.16	2.81	2.86	3.07
Venture Capital Revenue	0.05	0.17	0.11	0.12	0.12
Net Servicing Fees	1.11	0.70	0.63	0.65	0.92
Net Securitization Income	0.00	0.00	0.01	0.01	0.00
Insurance Activities Revenue	1.15	1.12	1.11	1.03	1.00
Net Gain (Loss) - Sales Loans, OREO, Oth	2.70	1.54	2.05	0.42	0.49
Other Non-Interest Income	11.63	10.99	12.07	12.04	12.94
Overhead Less Non-Interest Income	28.54	32.60	31.82	33.69	28.72
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	29.42	29.10	27.20	27.79	21.65
Appl Inc Tax+TE/Pretax NOI+TE	33.16	32.87	30.97	32.84	29.75

PERCENT OF TOTAL ASSETS	06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Real Estate Loans	32.44	33.48	32.34	32.56	34.18
Commercial and Industrial Loans	12.36	10.95	11.70	11.71	11.77
Loans to Individuals	5.07	4.82	4.94	6.00	5.68
Loans to Depository Institutions	0.12	0.10	0.10	0.14	0.07
Agricultural Loans	0.13	0.12	0.12	0.15	0.17
Other Loans and Leases	4.14	3.74	4.08	3.48	3.40
Net Loans and Leases	59.08	57.34	57.96	57.64	57.51
Debt Securities Over 1 Year	15.72	16.82	15.91	16.67	16.23
Mutual Funds and Equity Securities	0.11	0.14	0.12	0.12	0.18
Subtotal	75.79	75.18	74.96	75.85	75.08
Interest-Bearing Bank Balances	4.38	4.46	4.20	3.96	4.00
Federal Funds Sold & Reverse Repos	1.02	0.83	1.13	1.30	1.27
Debt Securities 1 Year or Less	2.86	3.10	3.05	3.07	3.03
Trading Assets	0.87	1.02	0.98	1.38	1.43
Total Earning Assets	88.14	88.10	87.84	88.19	87.62
Non-Int Cash and Due From Dep Inst	1.30	1.28	1.52	1.52	1.33
Other Real Estate Owned	0.21	0.28	0.22	0.32	0.37
All Other Assets	10.41	10.49	10.46	10.18	10.96
MEMORANDA:					
Short-Term Investments	9.19	9.46	9.35	10.02	10.19
U.S. Treasury Securities	0.53	0.50	0.56	0.66	0.85
U.S. Agency Securities (excl MBS)	1.33	1.36	1.38	1.81	1.99
Municipal Securities	1.17	1.17	1.13	1.39	1.36
Mortgage-Backed Securities	11.84	13.21	11.90	12.85	11.86
Asset-Backed Securities	0.63	0.57	0.65	0.56	0.51
Other Debt Securities	0.98	1.02	1.01	1.09	1.13
RE Loans Secured by 1-4 Family	15.89	16.82	16.40	14.92	14.72
Revolving	3.26	3.55	3.38	3.76	4.05
Closed-End, Sec by First Liens	11.59	12.06	11.96	9.88	9.36
Closed-End, Sec by Junior Liens	0.53	0.64	0.56	0.80	1.02
Commercial Real Estate Loans	14.38	14.30	13.68	15.96	17.76
Construction and Land Dev	1.68	1.81	1.62	2.35	3.38
Multi family	1.73	1.73	1.65	1.61	1.60
Nonfarm Nonresidential	10.43	10.34	10.10	11.22	11.98
RE Loans Secured by Farmland	0.24	0.23	0.22	0.28	0.32
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	55.52	57.65	55.63	55.27	57.39
RE Loans Secured by 1-4 Family	27.16	29.33	28.18	25.96	25.51
Revolving	5.63	6.27	5.91	6.49	6.91
Closed-End	20.99	22.41	21.74	18.76	17.92
Commercial Real Estate Loans	24.04	24.04	23.19	26.20	28.90
Construction and Land Dev	2.80	3.07	2.75	3.92	5.54
Multi family	3.04	3.00	2.89	2.73	2.64
Nonfarm Nonresidential	17.43	17.35	17.10	18.27	19.36
RE Loans Secured by Farmland	0.41	0.42	0.39	0.50	0.55
Loans to Depository Institutions	0.23	0.20	0.20	0.33	0.17
Commercial and Industrial Loans	20.47	19.04	19.76	20.23	19.83
Loans to Individuals	8.74	8.34	8.70	10.25	9.83
Credit Card Loans	2.39	2.21	2.44	3.15	2.54
Agricultural Loans	0.23	0.21	0.23	0.26	0.28
Loans to Foreign Govts and Inst	0.01	0.00	0.00	0.01	0.01
Other Loans and Leases	8.24	8.00	8.44	7.17	6.79

BHCPR PEER GROUP DATA

LIQUIDITY AND FUNDING

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PERCENT OF TOTAL ASSETS	PEER GROUP 01 06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Short-Term Investments	9.19	9.46	9.35	10.02	10.19
Liquid Assets	24.21	25.56	24.99	26.81	25.95
Investment Securities	19.54	21.19	20.18	20.93	20.42
Net Loans and Leases	59.08	57.34	57.96	57.64	57.51
Net Lns, Ls & Stbby Ltrs of Credit	61.02	59.40	59.99	60.14	60.00
Core Deposits	56.64	55.80	55.65	55.91	53.59
Noncore Funding	24.39	24.62	24.84	26.62	29.02
Time Deposits of \$100K or More	5.78	6.39	5.83	6.23	6.69
Foreign Deposits	0.98	1.02	1.01	1.65	1.96
Fed Funds Purchased and Repos	2.64	3.04	2.65	3.73	4.09
Net Fed Funds Purchased (Sold)	1.65	2.09	1.51	2.28	2.58
Commercial Paper	0.15	0.09	0.14	0.11	0.12
Oth Borrowings W/Rem Mat 1 Yr or Less	2.82	2.42	2.54	2.68	2.53
Earning Assets Repr in 1 Year	39.92	39.64	39.56	41.57	42.48
Int-Bearing Liab Repr in 1 Year	11.77	13.47	12.42	13.13	14.97
Long-Term Debt Repr in 1 Year	1.15	1.22	1.31	1.62	2.03
Net Assets Repriceable in 1 Year	24.83	22.91	23.62	25.09	23.91
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	19.19	19.33	19.35	20.15	25.33
Net ST Noncore Funding Dependence	4.08	3.96	3.42	4.17	6.24
Short-Term Inv/ST Noncore Funding	90.17	85.84	91.42	75.15	65.99
Liq Asts-ST Noncore Fndg/Nonliq Asts	16.65	18.44	18.49	20.31	15.49
Net Loans and Leases/Total Deposits	93.18	88.80	93.70	87.55	88.15
Net Loans and Leases/Core Deposits	120.61	117.71	125.79	116.55	120.14
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.28	1.31	1.39	0.94	0.28
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.22	4.16	4.41	3.77	2.05
Struct Notes Appr(Depr)/T1 Cap	-0.16	-0.02	-0.02	-0.17	-0.03
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	11.72	9.77	10.63	6.59	5.23
Available-For-Sale Securities	88.28	90.23	89.37	93.41	94.77
U.S. Treasury Securities	3.70	3.33	3.82	3.64	4.71
U.S. Agency Securities (excl MBS)	7.33	7.26	7.26	9.19	11.25
Municipal Securities	6.44	5.56	5.98	6.79	6.92
Mortgage-Backed Securities	63.58	64.76	63.14	61.59	57.24
Asset-Backed Securities	3.42	3.28	3.57	3.53	3.48
Other Debt Securities	4.93	5.53	5.16	6.86	6.80
Mutual Funds and Equity Securities	0.85	0.95	0.91	1.07	1.15
Debt Securities 1 Year or Less	16.38	16.51	17.02	16.71	17.10
Debt Securities 1 To 5 Years	20.21	25.15	20.75	24.10	27.34
Debt Securities Over 5 Years	59.21	54.04	57.92	54.74	50.65
Pledged Securities	40.87	40.51	40.49	47.10	50.95
Structured Notes, Fair Value	0.16	0.18	0.12	0.39	0.47

ANALYSIS RATIOS	PEER GROUP 01				
	06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Provision for Ln&Ls Losses/Avg Assets	0.21	0.32	0.33	0.49	1.10
Provision for Ln&Ls Losses/Avg Lns&Ls	0.36	0.53	0.55	0.80	1.80
Provision for Ln&Ls Losses/Net Losses	70.33	69.68	76.76	70.36	100.32
Ln&Ls Allowance/Total Loans & Leases	1.51	1.74	1.61	2.11	2.63
Ln&Ls Allowance/Net Ln&Ls Losses (X)	6.24	3.33	3.51	2.24	1.70
ALLL/Nonaccrual Assets	132.05	123.16	122.97	115.70	99.32
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	104.64	93.08	98.79	87.52	78.33
Gross Ln&Ls Losses/Avg Loans & Leases	0.70	0.98	0.94	1.40	2.26
Recoveries/Avg Loans and Leases	0.18	0.19	0.19	0.23	0.20
Net Losses/Avg Loans and Leases	0.51	0.77	0.74	1.17	2.04
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.01	0.01	0.01	0.02	0.06
Recoveries/Prior Year-End Losses	10.83	8.85	18.24	12.27	9.74
Earnings Coverage of Net Losses (X)	19.11	7.94	8.80	3.51	2.53
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.43	0.75	0.69	1.20	2.17
RE Loans Secured By 1-4 Family	0.56	0.80	0.81	0.96	1.43
Revolvi ng	0.58	0.93	1.02	1.12	1.31
Closed-End	0.51	0.73	0.76	0.93	1.45
Commercial Real Estate Loans	0.27	0.59	0.50	1.21	2.64
Construction and Land Dev	0.59	1.71	1.28	3.38	6.60
Multi family	0.14	0.30	0.29	0.78	1.20
Nonfarm Nonresidential	0.22	0.41	0.40	0.74	1.38
RE Loans Secured by Farmland	0.20	0.34	0.37	1.03	0.60
Commercial and Industrial Loans	0.42	0.52	0.55	0.87	1.57
Loans to Depository Institutions	0.00	0.03	0.05	-0.02	0.05
Loans to Individuals	1.33	1.55	1.51	1.96	2.88
Credit Card Loans	2.72	2.91	2.70	3.76	5.94
Agricultural Loans	0.06	0.29	0.20	0.35	0.62
Loans to Foreign Governments & Inst	0.00	0.00	0.00	-0.11	-0.13
Other Loans and Leases	0.12	0.16	0.18	0.37	0.72

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 01

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PERCENT OF LOANS AND LEASES	06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
30-89 Days PD Loans and Leases	0.72	0.80	0.87	0.96	1.20
90+ Days PD Loans and Leases	0.46	0.55	0.56	0.73	0.78
Nonaccrual Loans and Leases	1.32	1.76	1.52	2.18	3.12
90+ Days PD and Nonaccrual Loans and Leases	2.00	2.65	2.28	3.00	4.07
30-89 Days PD Restructured	0.06	0.06	0.06	0.08	0.05
90+ Days PD Restructured	0.03	0.02	0.03	0.04	0.02
Nonaccrual Restructured	0.42	0.46	0.47	0.55	0.46
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.73	0.81	0.88	0.96	1.21
90+ Days Past Due Assets	0.46	0.56	0.57	0.73	0.79
Nonaccrual Assets	1.35	1.81	1.56	2.20	3.14
30+ Days PD & Nonaccrual Assets	2.79	3.57	3.24	4.06	5.38
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	1.20	1.55	1.37	1.76	2.40
90+ PD & Nonaccrual Assets + OREO	1.42	1.84	1.59	2.10	2.79
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	1.65	2.05	1.80	2.43	2.79
Allowance for Loan & Lease Losses	193.19	210.39	201.23	210.83	201.05
Equity Cap + ALLL	13.72	17.40	15.16	20.69	23.64
Tier 1 Cap + ALLL	15.70	20.14	17.90	24.43	26.90
Loans & Leases + RE Acquired	2.72	3.39	3.02	4.08	4.70

30+ DAYS PAST DUE AND NONACCRUAL
LNS&LS AS A PERCENT OF LOAN TYPE

	06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Real Estate - 30-89 Days PD	0.81	0.93	1.01	1.14	1.38
- 90+ Days Past Due	0.68	0.79	0.75	0.91	0.95
- Nonaccrual	2.06	2.72	2.37	3.76	5.21
Coml & Indl - 30-89 Days PD	0.38	0.36	0.42	0.46	0.64
- 90+ Days Past Due	0.09	0.10	0.11	0.16	0.24
- Nonaccrual	0.90	0.98	0.99	1.12	1.91
Individuals - 30-89 Days PD	1.18	1.17	1.31	1.50	1.89
- 90+ Days Past Due	0.27	0.34	0.29	0.54	0.62
- Nonaccrual	0.27	0.32	0.33	0.30	0.45
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.01	0.02	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.25	0.19	0.25	0.18	0.38
- 90+ Days Past Due	0.01	0.02	0.02	0.03	0.04
- Nonaccrual	1.15	1.40	1.26	1.11	2.38
Foreign Govts- 30-89 Days PD	0.00	0.00	0.92	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.20	0.17	0.18	0.62
Other Lns&Ls - 30-89 Days PD	0.15	0.16	0.21	0.31	0.50
- 90+ Days Past Due	0.02	0.02	0.03	0.03	0.08
- Nonaccrual	0.26	0.27	0.28	0.43	0.72
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.01	1.13	1.23	1.36	1.57
- 90+ Days Past Due	0.89	1.00	0.99	1.14	1.08
- Nonaccrual	2.05	2.28	2.17	2.74	3.31
Revolving - 30-89 Days PD	0.65	0.70	0.66	0.80	0.75
- 90+ Days Past Due	0.13	0.11	0.12	0.18	0.18
- Nonaccrual	1.28	1.27	1.23	1.02	1.34
Closed-End - 30-89 Days PD	1.17	1.29	1.42	1.63	1.98
- 90+ Days Past Due	1.11	1.32	1.26	1.51	1.45
- Nonaccrual	2.30	2.66	2.47	3.34	4.13
- Jr Lien 30-89 Days PD	0.07	0.09	0.10	0.14	0.19
- Jr Lien 90+ Days PD	0.01	0.02	0.02	0.03	0.05
- Jr Lien Nonaccrual	0.15	0.16	0.16	0.19	0.29
Commercial RE - 30-89 Days PD	0.47	0.50	0.66	0.79	1.11
- 90+ Days Past Due	0.34	0.43	0.34	0.46	0.57
- Nonaccrual	1.84	3.16	2.42	4.31	6.70
Const & Dev - 30-89 Days PD	0.57	0.87	1.24	1.26	1.70
- 90+ Days Past Due	1.02	1.44	1.05	1.43	1.57
- Nonaccrual	3.86	8.15	5.54	10.39	15.47
Multi family - 30-89 Days PD	0.43	0.35	0.55	0.57	0.84
- 90+ Days Past Due	0.19	0.25	0.24	0.19	0.41
- Nonaccrual	0.85	1.87	1.29	2.49	3.44
Nonfarm Nres- 30-89 Days PD	0.42	0.41	0.51	0.60	0.82
- 90+ Days Past Due	0.23	0.27	0.23	0.30	0.34
- Nonaccrual	1.67	2.51	2.09	3.28	4.23
Farm land - 30-89 Days PD	0.62	0.49	0.32	0.40	0.44
- 90+ Days Past Due	0.34	0.52	0.58	0.57	0.23
- Nonaccrual	1.84	2.84	3.17	3.91	5.27
Credit Card - 30-89 Days PD	1.02	1.09	1.06	1.10	1.30
- 90+ Days Past Due	0.48	0.67	0.54	0.70	0.97
- Nonaccrual	0.24	0.27	0.29	0.28	0.39

CAPITAL RATIOS	06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Tier 1 Leverage Ratio	9.55	9.54	9.37	9.26	9.03
Tier 1 RBC Ratio	13.06	13.27	12.85	13.12	12.96
Total Risk-Based Capital Ratio	14.94	15.40	14.84	15.47	15.62
Tangible Tier 1 Leverage Ratio	9.26	9.26	9.10	8.95	8.70
Tangible Common Eq Cap/Tan Assets	8.10	8.08	8.03	7.73	7.05
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	25.68	22.59	24.41	26.66	24.59
Standby Letters of Credit	1.58	1.54	1.46	2.11	2.31
Commercial & Similar Letters of Credit	0.05	0.06	0.06	0.08	0.08
Securities Lent	0.29	0.35	0.29	0.63	0.84
Credit Derivatives (BHC as Guarantor)	0.17	0.15	0.18	2.62	2.54
Credit Derivatives (BHC as Beneficiary)	0.20	0.31	0.25	2.86	2.75
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	43.87	48.44	43.22	113.41	106.16
Interest Rate Contracts	29.56	35.13	31.25	86.32	81.18
Interest Rate Futures & Forward Contr	6.71	7.64	6.72	14.00	13.85
Written Options Contr (Int Rate)	1.95	2.53	2.08	4.40	5.08
Purchased Options Contr (Int Rate)	1.15	1.59	1.46	4.16	5.03
Interest Rate Swaps	16.94	19.64	17.60	62.22	51.76
Foreign Exchange Contracts	9.33	9.13	9.01	19.05	17.41
Futures & Forward Foreign Exch Contr	5.35	5.63	5.81	11.41	10.24
Written Options Contr (Foreign Exch)	0.07	0.16	0.11	0.59	0.62
Purchased Options Contr (Foreign Exch)	0.08	0.17	0.11	0.58	0.62
Foreign Exchange Rate Swaps	0.86	0.73	0.92	3.99	2.25
Equity, Commodity, & Other Deriv Contr	1.60	1.88	1.54	3.41	2.77
Commodity & Other Fut & Forward Contr	0.10	0.12	0.09	0.28	0.32
Written Options Contr (Comm & Other)	0.65	0.63	0.64	1.28	1.16
Purchased Options Contr (Comm & Oth)	0.42	0.51	0.40	0.95	0.68
Commodity & Other Swaps	0.24	0.29	0.22	0.49	0.35
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	49.80	45.29	49.23	57.10	50.55

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Interest Rate Contracts	87.96	86.50	87.64	84.63	87.69
Foreign Exchange Contracts	7.87	7.83	8.15	9.68	8.20
Equity, Comm, & Other Contracts	2.73	3.11	2.78	3.30	2.32
Futures and Forwards	26.11	24.78	24.46	24.98	25.32
Written Options	9.79	10.33	9.31	8.59	7.79
Exchange-Traded	0.12	0.22	0.08	0.31	0.33
Over-The-Counter	9.46	9.81	9.04	7.79	7.09
Purchased Options	3.90	4.40	3.98	4.68	4.47
Exchange-Traded	0.22	0.15	0.15	0.25	0.30
Over-The-Counter	3.39	3.95	3.52	3.96	3.76
Swaps	53.54	51.77	53.80	58.87	55.17
Held for Trading	43.60	42.49	43.59	50.43	51.40
Interest Rate Contracts	33.73	32.77	33.48	39.62	42.14
Foreign Exchange Contracts	3.50	3.75	3.77	4.83	4.24
Equity, Comm, & Other Contracts	1.14	0.98	1.08	1.54	1.09
Non-Traded	56.40	57.51	56.41	49.57	48.60
Interest Rate Contracts	50.88	49.06	50.15	35.66	42.56
Foreign Exchange Contracts	1.99	1.71	1.86	2.02	1.37
Equity, Comm, & Other Contracts	0.74	1.07	0.82	0.71	0.50
Deriv Contr (Excl Fut & FX LE 14 Days)	84.14	79.84	84.04	79.53	82.32
One Year or Less	28.76	30.22	29.64	32.71	31.49
Over 1 Year to 5 Years	33.59	28.37	32.79	27.38	29.22
Over 5 Years	16.87	14.30	16.03	12.83	14.32
Gross Negative Fair Value (Abs Val)	1.59	2.15	1.96	2.16	1.87
Gross Positive Fair Value	1.72	2.05	1.93	2.10	1.94
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.14	0.17	0.16	0.30	0.23
Gross Positive Fair Value (X)	0.14	0.18	0.17	0.31	0.23
Held for Trading (X)	0.11	0.14	0.13	0.26	0.19
Non-Traded (X)	0.02	0.03	0.02	0.03	0.03
Current Credit Exposure (X)	0.06	0.09	0.08	0.11	0.10
Credit Losses on Derivative Contracts	0.00	0.00	0.01	0.02	0.03
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.81	1.11	0.95	1.31	1.22

INSURANCE ACTIVITIES	06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.14	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	48.70	49.29	48.49	47.64	45.80
Ins Under Assets(L/H)/Tot Ins Und Ast	51.30	50.71	51.51	52.36	54.20
Sep Acct Assets(L/H)/Total Life Ast	5.07	5.24	3.94	1.57	1.95
Ins Activities Revenue/Adj Oper Inc	1.15	1.12	1.11	1.03	1.00
Premium Inc/Ins Activities Revenue	10.98	10.98	13.38	11.85	14.18
Credit Rel Prem Inc/Tot Prem Inc	57.11	57.96	53.80	60.16	61.98
Other Prem Inc/Total Prem Inc	42.89	42.04	46.20	39.84	38.02
Ins Under Net Income/Consol Net Income	0.42	0.22	0.29	0.46	0.53
Ins Net Inc (P/C)/Equity (P/C)	5.18	5.07	5.23	7.11	8.71
Ins Net Inc (L/H)/Equity (L/H)	6.64	5.99	5.92	5.07	5.19
Insur Ben, Losses, Exp/Insur Premiums	267.01	122.83	176.23	377.60	185.18
Reinsurance Recov(P/C)/Tot Assets(P/C)	2.10	0.87	1.84	2.36	1.34
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.52	0.45	0.29	0.10	0.36
Net Assets Ins Under Subs/Cons Assets	0.00	0.01	0.01	0.02	0.02
CSV Life Insurance/Tier 1 Cap + ALLL	9.95	9.65	10.26	9.14	9.27
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.44	0.43	0.40	1.28	1.39
FOREIGN ACTIVITIES					
Yield: Foreign Loans	1.63	2.50	2.21	2.39	3.64
Cost: Interest-Bearing Deposits	0.39	0.44	0.46	0.50	0.48
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	2.69	5.45	3.40	3.56	194.12
Commercial and Industrial Loans	4.52	1.26	0.50	1.17	1.06
Foreign Governments and Inst	0.00	0.00	0.00	-0.11	-0.13
GROWTH RATES:					
Net Loans and Leases	20.53	23.85	15.13	37.19	22.90
Total Selected Assets	15.73	64.23	18.84	60.44	16.54
Deposits	-5.56	-12.61	-6.60	-12.83	0.96

PROFITABILITY:

	06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Net Income/Avg Equity Capital	8.53	7.49	7.91	6.78	4.97
Bank Net Inc/Avg Eq Inv in Banks	8.34	7.72	7.91	7.54	5.21
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.96	5.42	5.13	4.59	4.07
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	9.75	7.98	8.47	6.79	5.34
Bank Net Income/Parent Net Income	70.40	72.83	72.74	79.98	80.04
Nonbank Net Income/Parent Net Income	11.61	7.38	11.07	6.07	15.07
Sub BHCs Net Inc/Parent Net Income	77.20	83.81	82.20	82.84	83.04

LEVERAGE:

Total Liabilities/Equity	28.07	26.10	30.15	32.76	36.76
Total Debt/Equity Capital	16.96	14.73	18.34	18.40	19.69
Tot Debt+NP to Subs Iss Tr Pref/Equity	20.70	20.29	22.61	24.81	27.38
Tot Debt+Lns Guaranteed for Affl/Equity	18.74	16.64	20.27	20.86	22.56
Total Debt/Eq Cap - Exc Over Fair Value	17.03	14.87	18.44	18.52	19.79
Long-Term Debt/Equity Capital	12.12	11.40	13.81	14.07	16.28
Short-Term Debt/Equity Capital	2.84	1.99	2.47	3.85	2.78
Current Portion of LT Debt/Equity	0.23	0.32	0.38	0.25	0.34
Exc Cost Over Fair Value/Equity Cap	0.11	0.18	0.12	0.18	0.18
Long-Term Debt/Consolidated LT Debt	25.93	21.38	25.51	19.05	17.29

DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	104.91	106.58	106.52	107.31	108.44
Total Investment in Subs/Equity	112.47	112.98	114.89	117.67	120.23
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	100.22	101.27	101.21	99.97	99.62
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	107.20	108.39	108.80	109.40	110.53

DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.73	0.91	1.23	1.40	2.98
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.56	2.97	3.33	2.98	7.87

COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	168.14	136.65	152.89	119.92	112.81
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	168.88	159.94	159.78	126.35	115.83
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	121.88	135.68	116.64	107.81	87.23
Pretax Oper Inc + Int Exp/Int Expense	1267.97	1232.42	1388.83	-----	923.24
Div + Int From Subs/Int Exp + Div	201.01	183.09	202.49	161.34	128.64
Fees+Other Inc From Subs/Sal + Oth Exp	11.63	10.33	9.12	13.20	19.52
Net Inc/Curr Port of LT Debt+Pfd Div(X)	74.90	89.50	108.47	183.20	63.84

OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	3.46	3.91	3.24	3.68	4.51
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.01	0.00	0.09	0.28	0.12
Nonaccrual	6.06	7.92	7.11	15.04	2.10
Total	6.10	8.03	8.06	15.65	4.02
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.93	0.59	0.95	1.76	1.21
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.93	0.64	0.95	1.92	1.28
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	7.25	6.41	8.02	5.73	7.97
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.30
Combined Foreign Nonbank Sub Assets	0.72	0.45	0.69	0.66	0.77

PAYOUT RATIOS - PARENT	PEER COMPANY ANALYSIS - PART II				
	PEER GROUP 01 06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Div Paid/Inc Before Undist Inc	54.73	68.40	64.35	69.45	73.55
Dividends Paid/Net Income	25.12	23.53	25.15	24.90	35.75
Net Income - Dividends/Avg Equity	6.16	5.39	5.50	4.71	3.00
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	174.69	162.79	161.00	117.14	83.88
Dividends From Nonbank Subs	7.93	17.08	19.39	17.32	12.50
Dividends From Subsidiary BHCs	26.58	26.81	35.97	44.17	32.86
Dividends From All Subsidiaries	308.63	277.24	277.66	229.85	187.24
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	54.98	40.28	52.35	37.26	27.49
Interest Income From Bank Subs	0.72	0.64	0.67	1.07	2.76
Mgt & Service Fees From Bank Subs	3.21	2.58	1.99	5.53	6.45
Other Income From Bank Subs	0.00	0.00	0.00	0.02	0.36
Operating Income From Bank Subs	67.26	47.22	63.78	50.83	57.67
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	32.48	42.83	46.23	67.04	53.73
Interest Income From Nonbank Subs	11.48	11.51	8.57	15.70	15.94
Mgt & Serv Fees From Nonbank Subs	3.60	6.61	4.75	2.98	5.72
Other Income From Nonbank Subs	0.37	1.04	0.19	0.52	0.09
Operating Inc From Nonbank Subs	62.58	89.57	97.04	107.01	97.57
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	28.24	30.80	49.24	47.86	50.38
Interest Inc From Subsidiary BHCs	0.26	0.36	0.28	1.02	1.39
Mgt & Serv Fees From Sub BHCs	0.89	1.04	0.92	1.15	2.41
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	31.20	33.26	51.87	51.44	54.18
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	44.03	41.39	42.98	37.13	24.89
Interest Income From Bank Subs	1.06	2.09	1.17	2.30	3.50
Mgt & Serv Fees From Bank Subs	1.53	1.84	1.48	5.07	10.18
Other Income From Bank Subs	0.07	0.00	0.00	0.00	0.01
Operating Income From Bank Subs	54.32	53.22	50.87	52.88	46.82
Dividends From Nonbank Subs	3.49	4.50	6.48	6.77	8.28
Interest Income From Nonbank Subs	3.06	2.68	2.49	3.16	4.14
Mgt & Serv Fees From Nonbank Subs	0.46	0.31	0.39	0.31	0.33
Other Income From Nonbank Subs	0.08	0.08	0.07	0.03	0.00
Operating Inc From Nonbank Subs	11.81	11.98	13.08	13.76	16.65
Dividends From Subsidiary BHCs	8.89	9.09	10.75	10.01	8.88
Interest Inc From Subsidiary BHCs	0.05	0.15	0.08	0.26	0.26
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	10.00	10.96	12.34	12.02	10.64
Loans and Adv From Subs/ST Debt	204.27	1262.83	188.63	302.33	718.14
Loans and Adv From Subs/Total Debt	32.36	37.25	28.76	58.39	73.30

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									92
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	2.79	0.97	1.24	2.37	2.95	3.23	3.80	4.74	92
+ Non-interest Income	1.85	0.08	0.39	0.96	1.53	2.40	3.57	7.75	92
- Overhead Expense	3.21	1.34	1.69	2.53	2.98	3.57	4.59	9.74	92
- Provision for Losses	0.21	-0.04	-0.01	0.03	0.16	0.28	0.70	1.06	92
+ Securities Gains (Losses)	0.02	-0.03	-0.00	0.00	0.00	0.05	0.09	0.14	92
+ Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.01	92
= Pretax Net Oper Income (TE)	1.43	0.22	0.57	1.12	1.38	1.78	2.31	2.41	92
Net Operating Income	0.95	0.21	0.36	0.68	0.92	1.19	1.54	1.66	92
Net Income	0.95	0.21	0.36	0.68	0.92	1.19	1.52	1.66	92
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	3.82	1.57	2.63	3.37	3.76	4.28	5.10	6.21	92
Interest Expense	0.61	0.14	0.24	0.32	0.46	0.85	1.30	1.73	92
Net Interest Income (TE)	3.15	1.07	1.50	2.77	3.28	3.61	4.15	5.08	92
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.50	0.00	0.04	0.14	0.34	0.61	1.59	2.14	92
Earnings Coverage of Net Losses (X)	19.10	0.41	1.92	3.38	6.07	14.12	56.42	206.66	92
Ln&Ls Allowance/Total Loans & Leases	1.51	0.33	0.55	1.04	1.51	1.89	2.47	2.90	92
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	1.71	0.23	0.45	0.92	1.50	2.22	3.71	5.10	92
30-89 Days Past Due Loans and Leases	0.72	0.10	0.18	0.36	0.62	0.97	1.60	2.21	92
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	19.18	-9.71	0.21	8.32	16.33	27.30	43.70	62.34	92
Net ST Noncore Funding Dependence	4.07	-41.57	-19.72	-2.11	5.24	12.19	18.83	24.95	92
Net Loans and Leases/Total Assets	59.08	16.38	33.19	48.10	62.39	70.22	75.89	81.18	92
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.55	5.58	6.98	8.15	9.51	10.91	11.77	13.40	76
Equity Capital/Total Assets	11.50	7.15	8.07	9.54	11.25	12.95	15.70	16.70	92
Equity Capital+Minority Int/Total Assets	11.75	7.47	8.21	9.68	11.43	13.43	16.19	17.17	92
Tier 1 Common Eq Cap / T RWA	11.65	7.28	8.53	10.05	11.47	13.12	15.16	16.13	76
Net Loans&Ls/Equity Capital (X)	5.22	1.63	2.68	4.03	5.24	6.14	7.76	8.72	92
Cash Dividends/Net Income	25.11	0.00	0.00	4.44	23.84	41.34	61.79	87.29	89
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Retained Earnings/Avg Equity Cap	6.13	-0.61	1.32	3.84	5.94	8.58	10.23	12.68	92
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	2.83	0.00	0.00	0.00	0.00	2.68	11.90	41.93	92
Long-Term Debt/Equity Capital	12.11	0.00	0.00	0.00	8.50	21.19	40.51	66.54	92
Equity Investment in Subs/Equity Cap	104.91	85.72	92.36	98.60	103.31	110.48	123.01	127.32	92
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	168.87	-51.20	5.11	55.27	122.76	242.21	430.30	645.71	92

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.38	1.47	2.00	2.95	3.40	3.76	4.58	5.19	92
Less: Interest Expense	0.54	0.13	0.20	0.29	0.41	0.77	1.15	1.51	92
Equals: Net Interest Income (TE)	2.79	0.97	1.24	2.37	2.95	3.23	3.80	4.74	92
Plus: Non-Interest Income	1.85	0.08	0.39	0.96	1.53	2.40	3.57	7.75	92
Equals: Adj Operating Income (TE)	4.79	2.44	3.21	3.81	4.46	5.31	7.37	11.00	92
Less: Overhead Expense	3.21	1.34	1.69	2.53	2.98	3.57	4.59	9.74	92
Less: Provision for Loan and Lease Losses	0.21	-0.04	-0.01	0.03	0.16	0.28	0.70	1.06	92
Plus: Realized G/L on HTM Sec	-0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Plus: Realized G/L on AFS Sec	0.02	-0.03	-0.00	0.00	0.00	0.05	0.09	0.14	92
Plus: Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.01	92
Equals: Pretax Net Oper Inc (TE)	1.43	0.22	0.57	1.12	1.38	1.78	2.31	2.41	92
Less: Applicable Income Taxes (TE)	0.47	0.07	0.15	0.34	0.46	0.63	0.83	0.91	92
Less: Minority Interest	0.00	-0.00	-0.00	0.00	0.00	0.00	0.01	0.04	92
Equals: Net Operating Income	0.95	0.21	0.36	0.68	0.92	1.19	1.54	1.66	92
Plus: Net Extraordinary Items	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Equals: Net Income	0.95	0.21	0.36	0.68	0.92	1.19	1.52	1.66	92
Memo: Net Income (Last Four Qtrs)	0.94	0.05	0.33	0.62	0.92	1.22	1.49	1.88	91
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	90.18	74.74	84.47	87.71	90.11	92.53	95.78	96.81	92
Avg Int-Bearing Funds / Avg Assets	68.16	54.41	58.09	62.03	66.95	73.31	81.80	82.93	76
Int Income (TE) / Avg Earning Assets	3.82	1.57	2.63	3.37	3.76	4.28	5.10	6.21	92
Int Expense / Avg Earning Assets	0.61	0.14	0.24	0.32	0.46	0.85	1.30	1.73	92
Net Int Inc (TE) / Avg Earn Assets	3.15	1.07	1.50	2.77	3.28	3.61	4.15	5.08	92
YIELD OR COST:									
Total Loans and Leases (TE)	4.74	2.57	3.56	4.11	4.55	5.39	6.20	7.61	92
Interest-Bearing Bank Balances	0.30	0.05	0.15	0.22	0.26	0.38	0.55	0.89	92
Fed Funds Sold & Reverse Repos	0.43	0.00	0.00	0.03	0.18	0.60	1.46	2.55	68
Trading Assets	1.29	0.00	0.00	0.00	0.54	2.06	4.49	8.09	69
Total Earning Assets	3.77	1.54	2.53	3.32	3.70	4.24	5.04	6.19	92
Investment Securities (TE)	2.40	0.95	1.46	1.97	2.27	2.85	3.48	4.39	91
U.S. Treasury & Agency Sec (excl MBS)	1.33	0.06	0.21	0.74	1.29	1.87	2.33	2.94	86
Mortgage-Backed Securities	2.31	1.14	1.46	1.83	2.13	2.72	3.29	4.35	90
All Other Securities	4.04	0.36	0.98	2.36	3.47	5.28	8.35	11.59	90
Interest-Bearing Deposits	0.44	0.09	0.15	0.24	0.36	0.57	0.82	1.27	92
Time Deposits of \$100K or More	0.98	0.18	0.40	0.65	0.99	1.22	1.77	1.97	91
Time Deposits < \$100K	1.01	0.26	0.46	0.67	0.91	1.28	1.84	2.10	88
Other Domestic Deposits	0.25	0.06	0.08	0.12	0.18	0.32	0.60	0.75	92
Foreign Deposits	0.39	0.00	0.06	0.11	0.21	0.41	1.17	2.65	45
Fed Funds Purchased and Repos	0.74	0.00	0.07	0.10	0.20	0.94	3.34	3.79	82
Other Borrowed Funds & Trading Liab	2.09	0.17	0.44	1.10	1.74	2.90	4.66	5.42	92
All Interest-Bearing Funds	0.70	0.23	0.33	0.41	0.59	0.81	1.33	1.80	76

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	49.28	28.33	33.79	40.68	45.66	56.70	73.66	83.67	92
Avg Assets per Employee (\$000)	7216.21	2697.27	3598.98	4826.60	6112.98	9197.29	12853.7	16394.3	92
ANALYSIS RATIOS									
Mutual Fund Fee Inc / Non-Int Income	2.96	0.00	0.00	0.31	2.40	4.93	8.73	12.30	90
Overhead Exp / NOI + Non-Int Income	66.82	45.71	50.10	59.58	66.22	74.40	85.68	91.83	92
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	3.21	1.34	1.69	2.53	2.98	3.57	4.59	9.74	92
Personnel Expense	1.50	0.68	0.77	1.19	1.54	1.81	2.32	2.60	92
Net Occupancy Expense	0.33	0.09	0.16	0.22	0.33	0.41	0.49	0.62	92
Other Operating Expenses	1.36	0.39	0.61	0.83	0.99	1.43	2.86	7.68	92
Overhead Less Non-Interest Income	1.23	-0.69	-0.14	0.76	1.34	1.75	2.22	2.49	92
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	66.17	45.68	50.10	58.87	65.46	73.44	85.32	91.78	92
Personnel Expense	31.85	16.43	19.08	24.95	33.12	38.10	40.05	44.33	92
Net Occupancy Expense	7.35	1.55	2.65	5.52	7.44	8.83	11.14	12.49	92
Other Operating Expenses	26.16	15.20	16.47	19.17	22.95	28.69	44.86	65.89	92
Total Non-Interest Income	37.10	4.84	9.70	23.35	32.59	47.88	76.80	80.87	92
Fiduciary Activities Income	2.38	0.00	0.00	0.00	1.24	3.72	8.21	17.39	92
Serv Charges on Deposit Accts - Domestic	4.62	0.00	0.02	1.55	4.77	7.43	8.62	11.51	92
Trading Revenue	1.18	-2.09	-0.00	0.00	0.36	1.55	5.38	7.59	92
Investment Banking Fees & Commissions	2.74	0.00	0.00	0.56	1.84	3.50	9.01	18.79	92
Venture Capital Revenue	0.04	-0.04	0.00	0.00	0.00	0.00	0.29	0.69	92
Net Servicing Fees	1.11	0.00	0.00	0.03	0.36	1.75	4.44	5.27	92
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	92
Insurance Activities Revenue	1.15	0.00	0.00	0.02	0.33	1.13	4.47	15.59	92
Net Gain (Loss) - Sales Loans, OREO, Oth	2.69	-1.42	-0.17	0.17	1.68	4.52	8.61	13.62	92
Other Non-Interest Income	11.63	1.25	2.32	5.69	9.32	15.39	22.98	42.39	92
Overhead Less Non-Interest Income	28.54	-5.59	-2.52	15.35	30.58	41.00	51.47	58.30	92
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	29.41	-0.53	14.44	25.29	29.79	35.33	38.23	40.38	90
Appl Inc Tax+TE/Pretax NOI+TE	33.15	14.31	20.70	29.82	34.50	36.65	39.46	43.55	90

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	32.43	0.59	6.07	19.68	33.78	45.72	54.92	64.47	92
Commercial and Industrial Loans	12.36	0.01	0.24	5.70	11.57	19.00	24.53	31.47	92
Loans to Individuals	5.06	0.03	0.05	0.43	2.35	8.30	12.95	32.49	92
Loans to Depository Institutions	0.11	0.00	0.00	0.00	0.00	0.04	0.83	1.44	92
Agricultural Loans	0.12	0.00	0.00	0.00	0.03	0.19	0.54	0.86	92
Other Loans and Leases	4.13	0.00	0.11	1.48	3.48	6.43	9.99	13.17	92
Net Loans and Leases	59.08	16.38	33.19	48.10	62.39	70.22	75.89	81.18	92
Debt Securities Over 1 Year	15.72	0.50	2.42	9.30	14.16	20.46	33.28	41.59	92
Mutual Funds and Equity Securities	0.10	0.00	0.00	0.00	0.04	0.17	0.37	0.78	92
Subtotal	75.78	40.67	45.12	67.30	80.57	84.93	89.33	91.03	92
Interest-Bearing Bank Balances	4.37	0.24	0.41	0.93	2.44	5.93	12.92	19.36	92
Federal Funds Sold & Reverse Repos	1.02	0.00	0.00	0.00	0.03	0.58	5.31	13.62	92
Debt Securities 1 Year or Less	2.85	0.00	0.07	0.37	1.71	4.78	8.44	12.63	92
Trading Assets	0.86	0.00	0.00	0.00	0.18	0.64	3.91	9.92	92
Total Earning Assets	88.13	67.28	82.03	85.97	88.16	91.50	93.63	95.27	92
Non-Int Cash and Due From Dep Inst	1.30	0.23	0.34	0.81	1.26	1.76	2.48	2.67	92
Other Real Estate Owned	0.21	0.00	0.00	0.03	0.11	0.29	0.65	0.99	92
All Other Assets	10.41	3.55	4.67	6.96	10.20	12.18	16.94	29.23	92
MEMORANDA:									
Short-Term Investments	9.18	0.85	1.20	2.89	6.07	13.42	23.69	36.41	92
U.S. Treasury Securities	0.52	0.00	0.00	0.00	0.03	0.79	2.60	3.56	92
U.S. Agency Securities (excl MBS)	1.32	0.00	0.00	0.00	0.39	2.30	5.39	8.79	92
Municipal Securities	1.16	0.00	0.00	0.04	0.69	2.12	3.56	5.98	92
Mortgage-Backed Securities	11.84	0.11	1.11	4.99	10.67	17.15	23.77	33.57	92
Asset-Backed Securities	0.62	0.00	0.00	0.00	0.05	1.20	2.35	5.14	92
Other Debt Securities	0.97	0.00	0.00	0.00	0.22	1.54	4.63	6.96	92
RE Loans Secured by 1-4 Family	15.89	0.02	0.85	7.25	15.27	21.17	32.97	43.87	92
Revolving	3.26	0.00	0.05	0.72	2.55	5.38	7.81	9.95	92
Closed-End, Sec by First Liens	11.59	0.00	0.82	4.99	10.84	15.63	23.08	42.74	92
Closed-End, Sec by Junior Liens	0.53	0.00	0.00	0.06	0.44	0.85	1.41	2.16	92
Commercial Real Estate Loans	14.38	0.00	0.20	4.20	14.21	21.52	32.00	36.79	92
Construction and Land Dev	1.68	0.00	0.01	0.31	1.16	2.48	4.74	5.27	92
Multi family	1.72	0.00	0.01	0.33	0.99	2.73	5.13	6.12	92
Nonfarm Nonresidential	10.43	0.00	0.06	3.47	9.56	14.88	22.75	25.95	92
RE Loans Secured by Farmland	0.23	0.00	0.00	0.00	0.05	0.25	1.38	1.83	92
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	55.52	1.03	15.39	39.21	56.30	72.37	85.01	96.24	92
RE Loans Secured by 1-4 Family	27.15	0.04	2.17	13.80	26.69	35.85	55.66	67.92	92
Revolving	5.62	0.00	0.19	1.16	4.19	9.49	13.05	15.59	92
Closed-End	20.98	0.04	1.64	10.19	17.96	28.19	49.38	63.95	92
Commercial Real Estate Loans	24.03	0.03	0.62	10.32	22.44	35.20	50.24	58.18	92
Construction and Land Dev	2.79	0.00	0.04	0.72	2.06	4.18	7.86	9.48	92
Multi family	3.03	0.00	0.01	0.74	1.90	4.80	8.28	11.87	92
Nonfarm Nonresidential	17.42	0.00	0.23	7.09	17.06	25.78	34.58	39.92	92
RE Loans Secured by Farmland	0.41	0.00	0.00	0.00	0.07	0.37	2.43	3.36	92
Loans to Depository Institutions	0.23	0.00	0.00	0.00	0.00	0.09	1.29	3.10	92
Commercial and Industrial Loans	20.46	0.06	0.44	9.71	20.84	28.97	41.62	48.30	92
Loans to Individuals	8.74	0.05	0.12	1.25	4.62	14.26	23.92	52.07	92
Credit Card Loans	2.38	0.00	0.00	0.00	0.20	1.44	9.86	37.98	92
Agricultural Loans	0.22	0.00	0.00	0.00	0.05	0.29	1.06	1.48	92
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.13	92
Other Loans and Leases	8.24	0.00	0.18	2.39	5.83	10.98	22.47	39.80	92

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	9.18	0.85	1.20	2.89	6.07	13.42	23.69	36.41	92
Liquid Assets	24.20	5.83	11.44	15.39	20.97	29.62	46.92	53.09	92
Investment Securities	19.54	0.71	3.98	11.58	16.55	26.11	40.71	49.41	92
Net Loans and Leases	59.08	16.38	33.19	48.10	62.39	70.22	75.89	81.18	92
Net Lns, Ls & Stdbly Ltrs of Credit	61.02	17.26	34.44	50.28	64.45	71.73	77.80	83.53	92
Core Deposits	56.63	6.16	20.86	41.13	61.42	70.47	75.08	77.80	92
Noncore Funding	24.38	5.83	7.93	13.33	19.93	34.30	52.47	58.12	92
Time Deposits of \$100K or More	5.77	0.05	0.42	2.14	5.12	8.32	13.11	17.98	92
Foreign Deposits	0.98	0.00	0.00	0.00	0.00	1.07	4.72	9.57	92
Fed Funds Purchased and Repos	2.63	0.00	0.00	0.28	1.34	4.36	8.78	10.94	92
Net Fed Funds Purchased (Sold)	1.65	-5.99	-0.70	0.00	0.78	2.89	6.89	8.88	92
Commercial Paper	0.15	0.00	0.00	0.00	0.00	0.00	0.88	3.19	92
Oth Borrowings W/Rem Mat 1 Yr or Less	2.82	0.00	0.00	0.09	1.74	4.27	8.77	11.62	92
Earning Assets Repr in 1 Year	39.91	11.85	16.57	26.39	42.22	49.24	62.65	73.87	92
Int-Bearing Liab Repr in 1 Year	11.77	0.22	2.74	5.77	9.06	14.55	27.74	46.16	92
Long-Term Debt Repr in 1 Year	1.14	0.00	0.00	0.00	0.02	1.65	5.75	8.66	92
Net Assets Repriceable in 1 Year	24.83	-5.78	0.60	10.89	25.18	36.45	45.52	60.12	92
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	19.18	-9.71	0.21	8.32	16.33	27.30	43.70	62.34	92
Net ST Noncore Funding Dependence	4.07	-41.57	-19.72	-2.11	5.24	12.19	18.83	24.95	92
Short-Term Inv/ST Noncore Funding	90.16	4.78	7.10	24.15	62.79	106.76	246.31	524.89	92
Liq Asts-ST Noncore Fndg/Nonliq Asts	16.65	-10.13	-5.38	1.28	11.77	23.91	56.92	76.75	92
Net Loans and Leases/Total Deposits	93.17	43.57	51.37	71.61	88.78	100.81	128.37	251.36	92
Net Loans and Leases/Core Deposits	120.60	55.57	61.90	84.01	100.39	121.34	261.22	423.19	92
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.27	-3.04	-1.98	-0.95	-0.00	0.10	0.62	1.09	50
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.22	-3.87	-2.23	-1.39	0.10	1.14	3.42	5.09	76
Struct Notes Appr(Depr)/T1 Cap	-0.16	-1.61	-0.66	-0.12	-0.00	0.00	0.04	0.08	19
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	11.72	0.00	0.00	0.00	1.64	23.81	46.10	61.54	91
Available-For-Sale Securities	88.27	26.24	51.27	74.61	98.14	100.00	100.00	100.00	91
U. S. Treasury Securities	3.70	0.00	0.00	0.00	0.29	5.26	18.30	32.39	91
U. S. Agency Securities (excl MBS)	7.33	0.00	0.00	0.08	2.45	12.67	29.79	44.82	91
Municipal Securities	6.43	0.00	0.00	0.51	5.04	12.00	18.26	24.91	91
Mortgage-Backed Securities	63.57	9.38	17.98	37.26	68.81	84.45	95.96	98.51	91
Asset-Backed Securities	3.42	0.00	0.00	0.00	0.50	6.53	13.14	20.57	91
Other Debt Securities	4.93	0.00	0.00	0.01	1.94	8.07	17.07	34.01	91
Mutual Funds and Equity Securities	0.84	0.00	0.00	0.04	0.28	1.19	3.00	7.52	91
Debt Securities 1 Year or Less	16.38	0.21	0.53	3.16	12.69	27.75	39.81	56.42	91
Debt Securities 1 To 5 Years	20.20	0.31	0.91	4.35	14.92	35.28	51.09	64.82	91
Debt Securities Over 5 Years	59.20	9.54	16.56	38.52	61.52	79.25	95.01	96.93	91
Pledged Securities	40.86	0.34	3.31	19.00	40.85	62.67	72.72	76.87	91
Structured Notes, Fair Value	0.16	0.00	0.00	0.00	0.00	0.00	1.00	2.39	91

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.21	-0.04	-0.01	0.03	0.16	0.28	0.70	1.06	92
Provision for Ln&Ls Losses/Avg Ln&Ls	0.35	-0.15	-0.02	0.06	0.25	0.49	1.13	1.64	92
Provision for Ln&Ls Losses/Net Losses	70.33	-185.08	-18.33	45.60	70.55	96.04	180.68	240.60	92
Ln&Ls Allowance/Total Loans & Leases	1.51	0.33	0.55	1.04	1.51	1.89	2.47	2.90	92
Ln&Ls Allowance/Net Ln&Ls Losses (X)	6.23	1.07	1.39	2.31	3.86	7.40	17.30	43.06	90
ALLL/Nonaccrual Assets	132.05	38.30	46.83	72.58	116.14	173.29	263.43	333.01	90
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	104.64	31.06	37.57	53.32	84.45	134.88	241.92	295.53	92
Gross Ln&Ls Losses/Avg Loans & Leases	0.69	0.03	0.09	0.25	0.54	0.83	2.09	2.89	92
Recoveries/Avg Loans and Leases	0.17	0.00	0.02	0.06	0.16	0.25	0.38	0.53	92
Net Losses/Avg Loans and Leases	0.50	0.00	0.04	0.14	0.34	0.61	1.59	2.14	92
Write-downs, Trans Lns HFS/Avg Ln&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.10	92
Recoveries/Prior Year-End Losses	10.82	2.42	3.74	6.34	9.86	14.05	18.03	24.85	91
Earnings Coverage of Net Losses (X)	19.10	0.41	1.92	3.38	6.07	14.12	56.42	206.66	92
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.42	-0.02	0.00	0.08	0.24	0.64	1.13	2.38	90
RE Loans Secured By 1-4 Family	0.56	0.00	0.02	0.12	0.26	0.85	1.64	3.25	88
Revolving	0.58	0.00	0.00	0.05	0.35	1.08	1.63	2.12	87
Closed-End	0.51	0.00	0.00	0.11	0.27	0.67	1.57	3.08	88
Commercial Real Estate Loans	0.27	-0.09	-0.05	0.00	0.12	0.47	1.02	1.30	89
Construction and Land Dev	0.59	-0.99	-0.63	-0.09	0.01	0.99	2.78	6.40	88
Multi family	0.13	-0.58	-0.12	0.00	0.00	0.13	0.85	1.12	84
Nonfarm Nonresidential	0.22	-0.13	-0.00	0.00	0.13	0.36	0.58	1.29	86
RE Loans Secured by Farmland	0.19	-0.69	-0.04	0.00	0.00	0.10	0.91	3.45	59
Commercial and Industrial Loans	0.41	-0.13	-0.07	0.03	0.20	0.55	1.67	2.59	89
Loans to Depository Institutions	-0.00	-1.06	-0.03	0.00	0.00	0.00	0.00	0.00	44
Loans to Individuals	1.33	0.06	0.13	0.40	1.11	2.05	3.31	3.53	74
Credit Card Loans	2.72	-0.09	0.00	1.55	2.63	3.91	4.60	5.50	62
Agricultural Loans	0.05	-0.62	-0.14	-0.03	0.00	0.00	0.56	1.55	64
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
Other Loans and Leases	0.12	-0.50	-0.02	0.00	0.03	0.21	0.46	0.69	89

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.72	0.10	0.18	0.36	0.62	0.97	1.60	2.21	92
90+ Days PD Loans and Leases	0.45	0.00	0.00	0.01	0.19	0.84	1.64	2.65	92
Nonaccrual Loans and Leases	1.32	0.14	0.37	0.66	1.08	1.77	2.78	4.27	92
90+ Days PD and Nonaccrual Loans and Leases	1.99	0.27	0.46	1.03	1.54	2.60	4.61	6.93	92
30-89 Days PD Restructured	0.05	0.00	0.00	0.00	0.02	0.10	0.18	0.35	92
90+ Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.01	0.15	0.28	92
Nonaccrual Restructured	0.41	0.00	0.02	0.18	0.33	0.59	1.08	1.33	92
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.72	0.10	0.18	0.36	0.63	0.97	1.60	2.21	92
90+ Days Past Due Assets	0.46	0.00	0.00	0.02	0.19	0.84	1.64	2.65	92
Nonaccrual Assets	1.35	0.14	0.38	0.69	1.08	1.77	2.78	4.32	92
30+ Days PD & Nonaccrual Assets	2.78	0.81	1.03	1.51	2.20	3.59	6.40	10.24	92
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	1.20	0.04	0.21	0.66	1.03	1.66	2.42	3.94	92
90+ PD & Nonaccrual Assets + OREO	1.41	0.09	0.22	0.72	1.26	2.01	2.70	4.69	92
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	1.65	0.09	0.20	0.70	1.48	2.27	3.70	5.00	92
Allowance for Loan & Lease Losses	193.19	48.78	63.05	113.06	158.33	275.72	385.83	453.02	92
Equity Cap + ALLL	13.71	0.91	2.44	5.33	11.37	18.94	33.71	40.76	92
Tier 1 Cap + ALLL	15.70	1.85	3.52	7.08	13.39	19.69	35.80	42.21	76
Loans & Leases + RE Acquired	2.71	0.36	0.72	1.28	2.32	3.51	5.79	7.60	92

BHCPR PERCENTILE DISTRIBUTION REPORT
 PEER GROUP 1
 30+ DAYS PAST DUE AND NONACCRUAL
 LNS&LS AS A PERCENT OF LOAN TYPE

PAST DUE AND NONACCRUAL LOANS AND LEASES

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	0.81	0.08	0.11	0.35	0.65	1.09	2.10	2.26	90
- 90+ Days Past Due	0.68	0.00	0.00	0.00	0.12	1.05	2.38	4.82	90
- Nonaccrual	2.06	0.24	0.46	0.99	1.73	2.82	4.07	7.20	90
Coml & Indl - 30-89 Days PD	0.38	0.00	0.01	0.12	0.25	0.66	0.95	1.25	89
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.01	0.14	0.32	0.75	89
- Nonaccrual	0.89	0.00	0.09	0.32	0.61	1.08	2.86	4.14	89
Individuals - 30-89 Days PD	1.17	0.00	0.02	0.50	0.88	1.64	2.61	3.98	92
- 90+ Days Past Due	0.26	0.00	0.00	0.00	0.10	0.42	0.96	1.57	92
- Nonaccrual	0.27	0.00	0.00	0.02	0.15	0.49	0.87	1.18	92
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44
Agri cul tural - 30-89 Days PD	0.24	0.00	0.00	0.00	0.06	0.35	1.25	1.94	64
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.17	64
- Nonaccrual	1.14	0.00	0.00	0.00	0.17	1.20	4.42	14.96	64
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	19
Other Lns&Ls - 30-89 Days PD	0.15	0.00	0.00	0.00	0.06	0.25	0.49	0.99	89
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.01	0.09	0.28	89
- Nonaccrual	0.25	0.00	0.00	0.00	0.11	0.37	1.07	1.42	89
MEMORANDA:									
1-4 Family - 30-89 Days PD	1.01	0.07	0.21	0.53	0.80	1.41	2.33	2.90	88
- 90+ Days Past Due	0.89	0.00	0.00	0.00	0.12	1.24	3.95	6.25	88
- Nonaccrual	2.05	0.19	0.36	0.82	1.56	2.90	4.82	6.07	88
Revol vi ng - 30-89 Days PD	0.65	0.00	0.03	0.34	0.49	0.87	1.27	2.32	87
- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.00	0.19	0.54	1.52	87
- Nonaccrual	1.28	0.00	0.00	0.38	1.07	1.92	3.29	4.53	87
Closed-End - 30-89 Days PD	1.16	0.07	0.21	0.50	0.89	1.73	2.63	3.37	88
- 90+ Days Past Due	1.10	0.00	0.00	0.00	0.13	1.89	5.45	7.29	88
- Nonaccrual	2.30	0.20	0.28	0.94	1.77	3.42	5.80	6.86	88
- Jr Lien 30-89 Days PD	0.07	0.00	0.00	0.01	0.05	0.10	0.22	0.30	88
- Jr Lien 90+ Days PD	0.01	0.00	0.00	0.00	0.00	0.02	0.05	0.07	88
- Jr Lien Nonaccrual	0.15	0.00	0.00	0.01	0.07	0.23	0.51	0.71	88
Commercial RE - 30-89 Days PD	0.46	0.00	0.00	0.13	0.40	0.72	1.22	1.83	89
- 90+ Days Past Due	0.34	0.00	0.00	0.00	0.04	0.43	1.71	2.45	89
- Nonaccrual	1.83	0.00	0.25	0.78	1.48	2.51	4.32	6.82	89
Const & Dev - 30-89 Days PD	0.56	0.00	0.00	0.00	0.32	0.94	2.02	3.25	88
- 90+ Days Past Due	1.01	0.00	0.00	0.00	0.03	1.12	4.49	10.22	88
- Nonaccrual	3.85	0.00	0.00	1.07	2.93	5.69	11.84	19.54	88
Mul ti fami ly - 30-89 Days PD	0.42	0.00	0.00	0.00	0.19	0.63	1.38	3.85	84
- 90+ Days Past Due	0.18	0.00	0.00	0.00	0.00	0.16	0.85	2.98	84
- Nonaccrual	0.85	0.00	0.00	0.05	0.55	1.30	2.58	3.41	84
Nonfarm Nres- 30-89 Days PD	0.41	0.00	0.00	0.13	0.35	0.67	0.99	1.47	86
- 90+ Days Past Due	0.22	0.00	0.00	0.00	0.02	0.28	1.14	1.66	86
- Nonaccrual	1.67	0.00	0.06	0.68	1.19	2.38	4.02	5.84	86
Farmland - 30-89 Days PD	0.61	0.00	0.00	0.00	0.36	0.99	2.42	4.26	59
- 90+ Days Past Due	0.34	0.00	0.00	0.00	0.00	0.08	2.07	4.21	59
- Nonaccrual	1.83	0.00	0.00	0.02	1.19	2.40	6.09	12.46	59
Credi t Card - 30-89 Days PD	1.02	0.00	0.00	0.66	1.08	1.47	2.02	2.35	62
- 90+ Days Past Due	0.48	0.00	0.00	0.00	0.35	0.91	1.30	1.51	62
- Nonaccrual	0.24	0.00	0.00	0.00	0.00	0.34	1.22	1.71	62

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.55	5.58	6.98	8.15	9.51	10.91	11.77	13.40	76
Tier 1 RBC Ratio	13.05	9.56	10.56	11.31	12.53	14.67	16.21	17.81	76
Total Risk-Based Capital Ratio	14.93	11.33	12.03	13.53	14.65	16.28	17.93	19.11	76
Tangible Tier 1 Leverage Ratio	9.26	4.72	6.64	8.13	9.10	10.38	11.53	13.39	76
Tangible Common Eq Cap/Tan Assets	8.09	4.05	5.48	7.17	8.14	9.00	10.33	12.36	76
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	25.67	2.74	7.28	13.52	23.31	33.47	45.32	106.50	92
Standby Letters of Credit	1.57	0.00	0.00	0.16	0.90	2.47	4.74	5.80	92
Commercial & Similar Letters of Credit	0.05	0.00	0.00	0.00	0.02	0.07	0.20	0.37	92
Securities Lent	0.29	0.00	0.00	0.00	0.00	0.00	1.46	5.94	92
Credit Derivatives (BHC as Guarantor)	0.16	0.00	0.00	0.00	0.00	0.09	0.89	2.09	92
Credit Derivatives (BHC as Beneficiary)	0.20	0.00	0.00	0.00	0.00	0.10	0.99	3.17	92
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	43.86	0.30	0.88	5.91	16.99	47.65	151.71	412.93	92
Interest Rate Contracts	29.55	0.05	0.52	5.01	13.12	35.90	107.29	235.69	92
Interest Rate Futures & Forward Contr	6.71	0.00	0.00	0.00	0.62	4.60	30.10	94.67	92
Written Options Contr (Int Rate)	1.95	0.00	0.00	0.04	0.83	1.89	7.34	20.86	92
Purchased Options Contr (Int Rate)	1.15	0.00	0.00	0.00	0.19	1.16	5.83	12.48	92
Interest Rate Swaps	16.93	0.00	0.00	1.96	10.27	19.66	51.47	139.99	92
Foreign Exchange Contracts	9.33	0.00	0.00	0.00	0.23	3.23	15.60	262.56	92
Futures & Forward Foreign Exch Contr	5.35	0.00	0.00	0.00	0.20	2.70	9.43	124.38	92
Written Options Contr (Foreign Exch)	0.07	0.00	0.00	0.00	0.00	0.00	0.35	1.45	92
Purchased Options Contr (Foreign Exch)	0.07	0.00	0.00	0.00	0.00	0.00	0.38	1.51	92
Foreign Exchange Rate Swaps	0.85	0.00	0.00	0.00	0.00	0.15	4.07	17.03	92
Equity, Commodity, & Other Deriv Contr	1.59	0.00	0.00	0.00	0.00	0.97	9.67	18.28	92
Commodity & Other Fut & Forward Contr	0.09	0.00	0.00	0.00	0.00	0.00	0.17	2.50	92
Written Options Contr (Comm & Other)	0.65	0.00	0.00	0.00	0.00	0.16	3.59	10.55	92
Purchased Options Contr (Comm & Oth)	0.41	0.00	0.00	0.00	0.00	0.08	2.33	5.20	92
Commodity & Other Swaps	0.24	0.00	0.00	0.00	0.00	0.12	1.46	3.45	92
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	49.79	4.82	13.79	24.27	39.08	63.08	121.60	169.83	92

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	87.96	7.50	53.32	81.69	93.31	99.86	100.00	100.00	90
Foreign Exchange Contracts	7.87	0.00	0.00	0.00	1.89	11.64	27.63	70.48	90
Equity, Comm, & Other Contracts	2.72	0.00	0.00	0.00	0.00	3.18	16.56	19.09	90
Futures and Forwards	26.10	0.00	0.12	7.19	19.36	36.53	68.37	89.44	90
Written Options	9.78	0.00	0.00	2.44	7.28	14.79	28.48	45.53	90
Exchange-Traded	0.11	0.00	0.00	0.00	0.00	0.00	0.94	2.01	90
Over-The-Counter	9.46	0.00	0.00	2.43	6.30	14.03	28.42	45.53	90
Purchased Options	3.90	0.00	0.00	0.00	2.49	8.35	11.79	17.46	90
Exchange-Traded	0.21	0.00	0.00	0.00	0.00	0.00	1.05	3.91	90
Over-The-Counter	3.39	0.00	0.00	0.00	1.67	6.67	11.09	14.33	90
Swaps	53.53	0.00	0.00	36.10	62.26	79.23	90.46	94.31	90
Held for Trading	43.60	0.00	0.00	0.00	46.92	87.51	98.77	99.76	90
Interest Rate Contracts	33.73	0.00	0.00	0.00	32.78	72.19	86.01	92.47	90
Foreign Exchange Contracts	3.50	0.00	0.00	0.00	0.00	3.53	17.82	33.10	90
Equity, Comm, & Other Contracts	1.13	0.00	0.00	0.00	0.00	0.09	5.10	16.54	90
Non-Traded	56.39	0.15	1.03	12.09	48.44	100.00	100.00	100.00	90
Interest Rate Contracts	50.88	0.00	0.27	7.70	39.37	88.62	100.00	100.00	90
Foreign Exchange Contracts	1.98	0.00	0.00	0.00	0.00	0.76	13.61	20.09	90
Equity, Comm, & Other Contracts	0.73	0.00	0.00	0.00	0.00	0.10	4.28	13.08	90
Deriv Contr (Excl Fut & FX LE 14 Days)	84.13	39.95	50.11	75.50	87.12	94.84	100.00	100.00	75
One Year or Less	28.75	1.41	4.19	13.82	23.81	36.62	61.48	80.58	75
Over 1 Year to 5 Years	33.58	0.00	0.42	12.49	35.53	44.69	57.45	64.07	75
Over 5 Years	16.86	0.00	0.00	4.83	15.57	27.08	44.51	49.47	75
Gross Negative Fair Value (Abs Val)	1.59	0.18	0.32	0.85	1.51	2.10	3.12	3.54	90
Gross Positive Fair Value	1.72	0.41	0.71	1.09	1.73	2.13	2.74	3.42	90
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.13	0.00	0.00	0.00	0.02	0.08	0.44	1.63	76
Gross Positive Fair Value (X)	0.14	0.00	0.00	0.00	0.03	0.08	0.47	1.67	76
Held for Trading (X)	0.11	0.00	0.00	0.00	0.01	0.05	0.40	1.60	76
Non-Traded (X)	0.02	0.00	0.00	0.00	0.00	0.03	0.08	0.10	76
Current Credit Exposure (X)	0.06	0.00	0.00	0.00	0.02	0.08	0.17	0.43	76
Credit Losses on Derivative Contracts	0.00	-0.00	0.00	0.00	0.00	0.00	0.01	0.04	76
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.80	0.00	0.00	0.10	0.33	0.95	2.14	6.16	76

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.14	0.00	0.00	0.00	0.00	0.03	0.30	3.39	92
Ins Under Assets(P/C)/Tot Ins Und Ast	48.69	0.00	0.00	0.00	34.23	98.53	100.00	100.00	35
Ins Under Assets(L/H)/Tot Ins Und Ast	51.30	0.00	0.00	0.00	52.02	100.00	100.00	100.00	35
Sep Acct Assets(L/H)/Total Life Ast	5.07	0.00	0.00	0.00	0.00	0.00	22.90	63.60	26
Ins Activities Revenue/Adj Oper Inc	1.15	0.00	0.00	0.02	0.33	1.13	4.47	15.59	92
Premium Inc/Ins Activities Revenue	10.97	0.00	0.00	0.00	0.00	10.66	67.71	90.95	78
Credit Rel Prem Inc/Tot Prem Inc	57.11	0.00	0.00	3.22	84.31	100.00	100.00	100.00	29
Other Prem Inc/Total Prem Inc	42.88	0.00	0.00	0.00	6.25	95.50	100.00	100.00	29
Ins Under Net Income/Consol Net Income	0.41	-0.01	0.00	0.00	0.00	0.03	1.77	8.97	92
Ins Net Inc (P/C)/Equity (P/C)	5.18	-12.36	-9.96	-1.16	1.53	8.94	19.40	22.49	24
Ins Net Inc (L/H)/Equity (L/H)	6.64	-9.45	-2.72	0.04	2.86	9.41	22.98	28.31	26
Insur Ben, Losses, Exp/Insur Premiums	267.01	34.59	41.24	64.94	85.39	181.19	305.65	2295.11	29
Reinsurance Recov(P/C)/Tot Assets(P/C)	2.10	0.00	0.00	0.00	0.00	3.02	8.58	14.62	25
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.52	0.00	0.00	0.00	0.00	0.15	2.15	6.04	26
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.10	92
CSV Life Insurance/Tier 1 Cap + ALLL	9.95	0.00	0.00	2.53	8.49	17.66	24.51	25.81	76
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.44	0.00	0.00	0.00	0.00	0.04	0.68	13.04	92
FOREIGN ACTIVITIES									
Yield: Foreign Loans	1.62	0.00	0.00	0.00	0.17	3.21	6.07	7.63	68
Cost: Interest-Bearing Deposits	0.39	0.00	0.06	0.11	0.21	0.41	1.17	2.65	45
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	2.69	0.11	0.11	0.12	0.17	0.65	6.19	10.32	6
Commercial and Industrial Loans	4.51	0.00	0.01	0.07	0.19	1.65	11.20	21.18	12
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
GROWTH RATES:									
Net Loans and Leases	20.52	-77.81	-28.54	-5.48	16.84	42.00	88.06	105.63	65
Total Selected Assets	15.72	-62.26	-37.63	-4.44	7.93	34.02	79.83	104.79	71
Deposits	-5.55	-98.23	-48.48	-18.88	-3.69	14.42	20.38	43.65	43

PROFITABILITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	8.52	1.94	3.88	6.03	8.38	10.58	13.27	14.89	92
Bank Net Inc/Avg Eq Inv in Banks	8.34	-3.42	0.38	5.07	8.30	11.94	14.63	16.48	76
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.95	-16.88	-4.31	1.13	4.38	10.38	20.69	23.18	82
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	9.75	-1.15	0.46	6.30	9.37	12.71	16.70	19.30	32
Bank Net Income/Parent Net Income	70.40	0.00	0.00	10.08	99.96	106.03	116.07	121.21	87
Nonbank Net Income/Parent Net Income	11.61	0.00	0.00	0.05	2.30	11.58	71.61	93.97	76
Sub BHCs Net Inc/Parent Net Income	77.20	2.72	11.44	32.71	95.70	102.24	107.55	163.30	28
LEVERAGE:									
Total Liabilities/Equity	28.07	0.05	0.46	8.65	17.80	36.09	67.56	223.32	92
Total Debt/Equity Capital	16.96	0.00	0.00	0.00	9.00	26.32	55.80	136.31	92
Tot Debt+NP to Subs Iss Tr Pref/Equity	20.69	0.00	0.00	6.01	14.24	29.99	57.08	136.31	92
Tot Debt+Lns Guaranteed for Affl/Equity	18.73	0.00	0.00	0.00	9.72	28.68	57.12	152.22	92
Total Debt/Eq Cap - Exc Over Fair Value	17.02	0.00	0.00	0.00	9.42	26.32	55.87	136.31	92
Long-Term Debt/Equity Capital	12.11	0.00	0.00	0.00	8.50	21.19	40.51	66.54	92
Short-Term Debt/Equity Capital	2.83	0.00	0.00	0.00	0.00	2.68	11.90	41.93	92
Current Portion of LT Debt/Equity	0.23	0.00	0.00	0.00	0.00	0.00	1.24	3.51	92
Exc Cost Over Fair Value/Equity Cap	0.10	0.00	0.00	0.00	0.00	0.00	0.57	1.51	92
Long-Term Debt/Consolidated LT Debt	25.93	0.00	0.00	0.00	20.53	51.21	76.22	88.73	92
DOUBLE LEVERAGE:									
Equity Investment in Subs/Equity	104.91	85.72	92.36	98.60	103.31	110.48	123.01	127.32	92
Total Investment in Subs/Equity	112.46	89.80	96.90	100.72	108.50	118.78	138.89	169.61	92
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	100.21	84.61	89.78	94.10	99.00	104.81	114.83	121.64	76
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	107.19	89.21	93.31	96.76	101.36	113.16	136.88	153.57	76
DOUBLE LEVERAGE PAYBACK:									
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.72	-1.79	-0.88	-0.21	0.31	1.21	3.08	7.11	89
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.56	0.00	0.11	0.38	1.15	4.09	7.20	14.29	58
COVERAGE ANALYSIS:									
Op Inc-Tax + Noncash/Oper Exp + Div	168.14	17.59	26.43	70.96	109.97	254.66	410.90	595.73	92
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	168.87	-51.20	5.11	55.27	122.76	242.21	430.30	645.71	92
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	121.87	-275.83	-18.84	73.11	103.92	150.17	296.65	415.49	92
Pretax Oper Inc + Int Exp/Int Expense	1267.97	-322.76	-46.43	32.43	420.62	1679.54	3822.63	12299.1	61
Div + Int From Subs/Int Exp + Div	201.00	0.38	1.33	48.34	111.91	304.49	617.58	820.08	85
Fees+Other Inc From Subs/Sal + 0th Exp	11.62	-9.77	0.00	0.00	0.00	13.36	70.92	81.83	92
Net Inc/Curr Port of LT Debt+Pfd Div(X)	74.89	0.23	0.61	3.52	16.01	37.19	128.01	944.10	54
OTHER RATIOS:									
Net Assets Repr in 1 Yr/Total Assets	3.46	-14.75	-6.68	0.00	3.20	7.36	12.38	14.96	92
PAST DUE AND NONACCRUAL AS % OF LNS&LS:									
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	23
Nonaccrual	6.06	0.00	0.00	0.00	0.00	1.38	39.18	53.32	23
Total	6.10	0.00	0.00	0.00	0.00	1.38	39.18	53.32	23
GUARANTEED LOANS AS % OF EQUITY CAP:									
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
To Nonbank Subsidiaries	0.92	0.00	0.00	0.00	0.00	0.00	5.93	17.57	92
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Total	0.92	0.00	0.00	0.00	0.00	0.00	5.93	17.61	92
AS A % OF CONSOLIDATED BHC ASSETS:									
Nonbank Assets of Nonbank Subsidiaries	7.24	0.00	0.00	0.01	0.48	4.09	44.88	71.12	92
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Combined Foreign Nonbank Sub Assets	0.72	0.00	0.00	0.00	0.00	0.03	4.71	11.87	92

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	54.73	0.00	1.38	12.43	41.03	95.70	140.40	193.77	69
Dividends Paid/Net Income	25.11	0.00	0.00	4.44	23.84	41.34	61.79	87.29	89
Net Income - Dividends/Avg Equity	6.15	-0.61	1.32	3.84	5.94	8.58	11.12	12.68	92
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	174.69	0.00	0.00	0.00	99.62	270.61	653.72	991.86	73
Dividends From Nonbank Subs	7.93	0.00	0.00	0.00	0.07	7.09	31.81	94.97	73
Dividends From Subsidiary BHCs	26.57	0.00	0.00	0.00	0.00	0.00	219.93	319.37	73
Dividends From All Subsidiaries	308.63	0.00	0.00	79.40	173.33	416.91	1203.61	1444.66	73
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	54.98	0.00	0.00	2.45	54.03	89.63	158.12	202.57	69
Interest Income From Bank Subs	0.71	0.00	0.00	0.00	0.09	0.37	3.50	9.08	69
Mgt & Service Fees From Bank Subs	3.21	0.00	0.00	0.00	0.00	0.50	16.30	45.31	69
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
Operating Income From Bank Subs	67.26	0.00	0.11	15.85	61.31	97.32	177.50	218.34	69
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	32.47	0.00	0.00	0.00	2.81	74.10	100.00	215.69	64
Interest Income From Nonbank Subs	11.48	0.00	0.00	0.00	0.28	15.49	60.91	93.24	64
Mgt & Serv Fees From Nonbank Subs	3.60	0.00	0.00	0.00	0.00	0.92	17.04	61.60	64
Other Income From Nonbank Subs	0.36	-26.43	0.00	0.00	0.00	0.00	0.00	13.95	64
Operating Inc From Nonbank Subs	62.57	0.00	0.00	1.99	54.09	100.00	168.22	364.52	64
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	28.23	0.00	0.00	0.00	13.37	65.32	81.11	89.90	29
Interest Inc From Subsidiary BHCs	0.25	0.00	0.00	0.00	0.00	0.01	1.46	2.02	29
Mgt & Serv Fees From Sub BHCs	0.88	0.00	0.00	0.00	0.00	0.00	4.55	9.81	29
Other Income From Subsidiary BHCs	0.00	-7.01	0.00	0.00	0.00	0.00	0.00	0.00	29
Operating Income From Sub BHCs	31.19	-5.44	0.00	0.00	14.40	68.52	87.87	95.50	29
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	44.02	0.00	0.00	0.00	43.75	96.62	99.38	99.93	90
Interest Income From Bank Subs	1.05	0.00	0.00	0.00	0.09	1.00	5.27	13.37	90
Mgt & Serv Fees From Bank Subs	1.53	0.00	0.00	0.00	0.00	0.07	10.40	17.93	90
Other Income From Bank Subs	0.06	0.00	0.00	0.00	0.00	0.00	0.00	2.76	90
Operating Income From Bank Subs	54.31	0.00	0.00	3.54	82.40	99.26	99.94	100.00	90
Dividends From Nonbank Subs	3.49	0.00	0.00	0.00	0.00	2.36	16.41	50.28	90
Interest Income From Nonbank Subs	3.06	0.00	0.00	0.00	0.00	1.01	21.23	42.50	90
Mgt & Serv Fees From Nonbank Subs	0.45	0.00	0.00	0.00	0.00	0.00	4.42	7.51	90
Other Income From Nonbank Subs	0.07	0.00	0.00	0.00	0.00	0.00	0.00	2.44	90
Operating Inc From Nonbank Subs	11.81	0.00	0.00	0.00	0.65	15.32	64.70	80.62	90
Dividends From Subsidiary BHCs	8.88	0.00	0.00	0.00	0.00	0.00	75.14	97.17	90
Interest Inc From Subsidiary BHCs	0.04	0.00	0.00	0.00	0.00	0.00	0.02	1.24	90
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	90
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	90
Operating Income From Sub BHCs	10.00	0.00	0.00	0.00	0.00	0.00	85.72	97.56	90
Loans and Adv From Subs/ST Debt	204.26	0.00	0.00	6.68	55.09	120.20	423.74	1887.52	32
Loans and Adv From Subs/Total Debt	32.36	0.00	0.00	0.42	13.36	38.81	140.11	236.71	61

BHCPR Reporters for Quarter Ending 06/30/2013
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2013 and Other Notes
1562859	150,627,000	ALLY FINANCIAL INC.	DETROIT, MI	
1275216	151,980,000	AMERICAN EXPRESS COMPANY	NEW YORK, NY	
1562176	537,438,000	AMERICAN INTERNATIONAL GROUP,	NEW YORK, NY	
3446412	11,991,050	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	Moved from Peer 2
1095674	14,160,917	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	23,616,944	ASSOCIATED BANC-CORP	GREEN BAY, WI	
2504128	16,101,065	ASTORIA FINANCIAL CORPORATION	LAKE SUCCESS, NY	
1097614	13,220,451	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	80,069,917	BANCWEST CORPORATION	HONOLULU, HI	
1073757	2,125,686,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	13,787,068	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	360,514,000	BANK OF NEW YORK MELLON CORPOR	NEW YORK, NY	
4028712	13,233,425	BANKUNITED, INC.	MIAMI LAKES, FL	
2938451	20,307,832	BARCLAYS DELAWARE HOLDINGS LLC	WILMINGTON, DE	
1074156	182,735,153	BB&T CORPORATION	WINSTON SALEM, NC	
1078529	69,674,976	BBVA COMPASS BANCSHARES, INC.	HOUSTON, TX	Name change from BBVA USA BANCSHARES, INC.
1245415	112,349,784	BMO FINANCIAL CORP.	WILMINGTON, DE	
1883693	27,803,723	BOK FINANCIAL CORPORATION	TULSA, OK	
2277860	296,670,314	CAPITAL ONE FINANCIAL CORPORAT	MCLEAN, VA	
1843080	10,603,235	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	10,481,397	CENTRAL BANCOMPANY	JEFFERSON CITY, MO	
1026632	135,907,000	CHARLES SCHWAB CORPORATION, TH	SAN FRANCISCO, CA	
1036967	44,631,022	CIT GROUP INC.	LIVINGSTON, NJ	
1951350	1,883,988,000	CITIGROUP INC.	NEW YORK, NY	
1027518	27,379,501	CITY NATIONAL CORPORATION	LOS ANGELES, CA	
1199844	63,013,097	COMERICA INCORPORATED	DALLAS, TX	
1049341	21,921,322	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1102367	22,596,340	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
1032473	71,992,000	DEUTSCHE BANK TRUST CORPORATIO	NEW YORK, NY	
3846375	74,944,466	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
3412583	45,006,525	E*TRADE FINANCIAL CORPORATION	NEW YORK, NY	
2734233	23,314,135	EAST WEST BANCORP, INC.	PASADENA, CA	
3838857	18,362,872	EVERBANK FINANCIAL CORP	JACKSONVILLE, FL	
3005332	12,573,391	F.N.B. CORPORATION	HERMITAGE, PA	
1070345	123,360,351	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	12,803,169	FIRST BANCORP	SAN JUAN, PR	
1075612	21,308,822	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1094640	25,134,331	FIRST HORIZON NATIONAL CORPORA	MEMPHIS, TN	
1020902	15,466,494	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
2648693	37,171,775	FIRST NIAGARA FINANCIAL GROUP,	BUFFALO, NY	
1060627	13,022,264	FIRSTBANK HOLDING COMPANY	LAKWOOD, CO	
1070804	23,534,261	FIRSTMERIT CORPORATION	AKRON, OH	
3852022	12,735,017	FLAGSTAR BANCORP, INC.	TROY, MI	
1117129	17,001,720	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
1631915	529,030,139	GENERAL ELECTRIC CAPITAL CORPO	NORWALK, CT	
1086533	18,954,524	HANCOCK HOLDING COMPANY	GULFPORT, MS	
3842957	10,238,145	HAWAIIAN ELECTRIC INDUSTRIES,	HONOLULU, HI	
3232316	321,966,696	HSBC NORTH AMERICA HOLDINGS IN	NEW YORK, NY	
2367556	39,696,453	HUDSON CITY BANCORP, INC.	PARAMUS, NJ	
1068191	56,113,687	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
2291914	12,823,503	IBERIA BANK CORPORATION	LAFAYETTE, LA	

BHCPR Reporters for Quarter Ending 06/30/2013
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2013 and Other Notes
3923614	25,468,760	IMB HOLDCO LLC	PASADENA, CA	
1104231	11,596,913	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
2477754	13,314,260	INVESTORS BANCORP, MHC	SHORT HILLS, NJ	
3843075	30,737,599	JOHN DEERE CAPITAL CORPORATION	RENO, NV	
1039502	2,439,494,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	90,858,779	KEYCORP	CLEVELAND, OH	
1037003	83,229,005	M&T BANK CORPORATION	BUFFALO, NY	
2132932	44,185,838	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
1199611	97,236,008	NORTHERN TRUST CORPORATION	CHI CAGO, IL	
3650152	31,313,682	PEOPLE'S UNITED FINANCIAL, INC	BRIDGEPORT, CT	
1069778	304,547,667	PNC FINANCIAL SERVICES GROUP,	PITTSBURGH, PA	
1129382	36,685,000	POPULAR, INC.	SAN JUAN, PR	
3853449	196,512,705	PRINCIPAL FINANCIAL GROUP, INC	DES MOINES, IA	
1839319	13,476,493	PRIVATEBANCORP, INC.	CHI CAGO, IL	
1109599	16,275,854	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
3815157	22,214,191	RAYMOND JAMES FINANCIAL, INC.	SAINT PETERSBURG, FL	
1132449	118,137,679	RBS CITIZENS FINANCIAL GROUP,	PROVIDENCE, RI	
3242838	118,782,563	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
3981856	79,218,184	SANTANDER HOLDINGS USA, INC.	BOSTON, MA	
1111435	226,985,363	STATE STREET CORPORATION	BOSTON, MA	
1131787	171,609,928	SUNTRUST BANKS, INC.	ATLANTA, GA	
1117156	18,083,039	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	
1031449	22,165,054	SVB FINANCIAL GROUP	SANTA CLARA, CA	
1078846	26,563,174	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2389941	18,432,662	TCF FINANCIAL CORPORATION	WAYZATA, MN	
1249196	228,945,721	TD BANK US HOLDING COMPANY	PORTLAND, ME	
2706735	10,978,295	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
3828036	11,136,501	THIRD FEDERAL SAVINGS AND LOAN	CLEVELAND, OH	
1079562	11,863,312	TRUSTMARK CORPORATION	JACKSON, MS	
1119794	353,415,000	U. S. BANCORP	MINNEAPOLIS, MN	
1049828	15,253,217	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	11,396,288	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1378434	102,261,564	UNIONBANCAL CORPORATION	SAN FRANCISCO, CA	
1447376	120,296,114	UNITED SERVICES AUTOMOBILE ASS	SAN ANTONIO, TX	
2307280	48,669,577	UTRECHT-AMERICA HOLDINGS, INC.	NEW YORK, NY	
1048773	15,977,202	VALLEY NATIONAL BANCORP	WAYNE, NJ	
3065617	13,012,483	WASHINGTON FEDERAL, INC.	SEATTLE, WA	
1145476	20,334,463	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	1,440,563,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
2260406	17,613,546	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL	
1027004	54,904,540	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 92 bank holding companies.